

A M E N D M E N T S T O T H E S P E C I F I C A T I O N

Please **REPLACE** the paragraph on page 1 under the heading “Cross-Reference to Related Applications” with the following **REPLACEMENT PARAGRAPH**:

The present application is a continuation of U.S. Patent Application No. 08/811,703, filed March 5, 1997 for “USER-GENERATED TRAVELERS CHECKS”, which issued as U.S. Patent No. 6,338,049 on January 8, 2002; which is related to ~~co-pending~~ United States Patent Application Serial No. 09/106,888 entitled “METHOD AND APPARATUS FOR PROCESSING CHECKS TO RESERVE FUNDS” filed ~~in the name of Daniel E. Tedesco and James A. Jorasek~~ on June 29, 1998, which issued as U.S. Patent No. 6,282,523 on August 28, 2001, and which is assigned to the assignee of the present invention. The entire content of each of the above applications is incorporated by reference herein for all purposes.